

Loan Payment Calculator

Date	17-Mar-2011	Rate	5.75%
Item	Home	Years	18
Price	\$265,000.00	Monthly Payment	\$1,748.80
Down Payment	\$30,000.00	Total Interest	\$142,740.46
Loan Amount	\$235,000.00	Total Cost	\$407,740.46

Interest Rate Schedule

Rate	Monthly Payment	Total Interest	Total Cost
	\$1,748.80	\$142,740.46	\$407,740.46
4.50%	\$1,589.36	\$108,302.37	\$373,302.37
4.75%	\$1,620.58	\$115,044.51	\$380,044.51
5.00%	\$1,652.13	\$121,859.98	\$386,859.98
5.25%	\$1,684.02	\$128,748.21	\$393,748.21
5.50%	\$1,716.24	\$135,708.58	\$400,708.58
5.75%	\$1,748.80	\$142,740.46	\$407,740.46
6.00%	\$1,781.68	\$149,843.19	\$414,843.19
6.25%	\$1,814.89	\$157,016.11	\$422,016.11
6.50%	\$1,848.42	\$164,258.51	\$429,258.51
6.75%	\$1,882.27	\$171,569.68	\$436,569.68
7.00%	\$1,916.43	\$178,948.90	\$443,948.90
7.25%	\$1,950.90	\$186,395.42	\$451,395.42
7.50%	\$1,985.69	\$193,908.46	\$458,908.46
7.75%	\$2,020.77	\$201,487.26	\$466,487.26

Amortization Schedule

Year	Beginning Balance	Ending Balance	Paid On Principal	Interest Paid
1	\$235,000.00	\$227,326.79	\$7,673.21	\$13,312.37
2	227,326.79	219,200.56	8,126.23	12,859.35
3	219,200.56	210,594.56	8,606.00	12,379.58
4	210,594.56	201,480.45	9,114.10	11,871.48
5	201,480.45	191,828.26	9,652.20	11,333.38
6	191,828.26	181,606.20	10,222.06	10,763.52
7	181,606.20	170,780.63	10,825.57	10,160.01
8	170,780.63	159,315.92	11,464.71	9,520.87
9	159,315.92	147,174.34	12,141.58	8,844.00
10	147,174.34	134,315.92	12,858.42	8,127.16
11	134,315.92	120,698.34	13,617.58	7,368.00
12	120,698.34	106,276.78	14,421.56	6,564.02
13	106,276.78	91,003.77	15,273.01	5,712.58
14	91,003.77	74,829.05	16,174.72	4,810.86
15	74,829.05	57,699.38	17,129.67	3,855.91
16	57,699.38	39,558.37	18,141.01	2,844.57
17	39,558.37	20,346.32	19,212.05	1,773.53
18	20,346.32	-	20,346.32	639.26
		Subtotal	\$235,000.00	\$142,740.46
		Down Pymt		\$30,000.00
		Total Cost		\$407,740.46